

Fig. 1

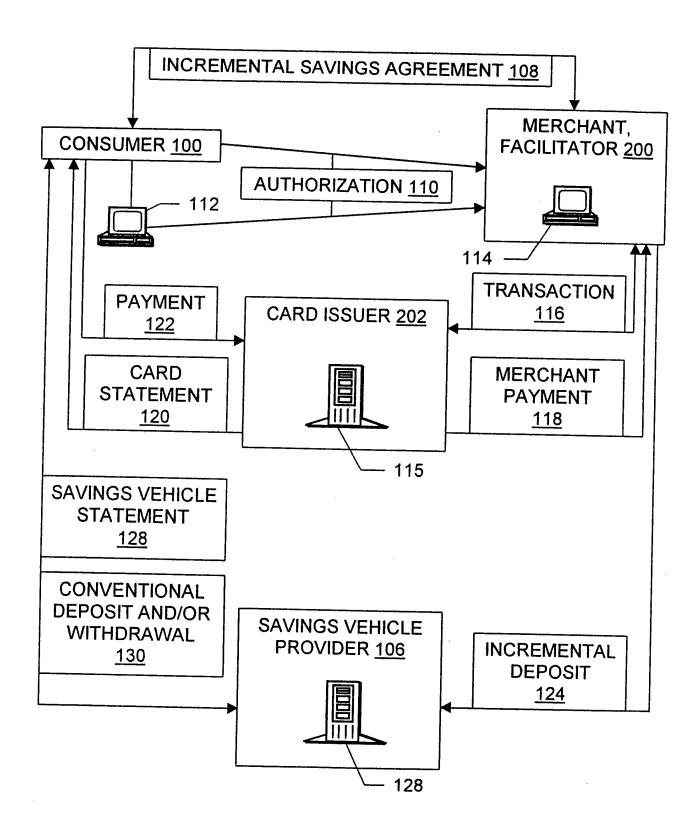


Fig. 2

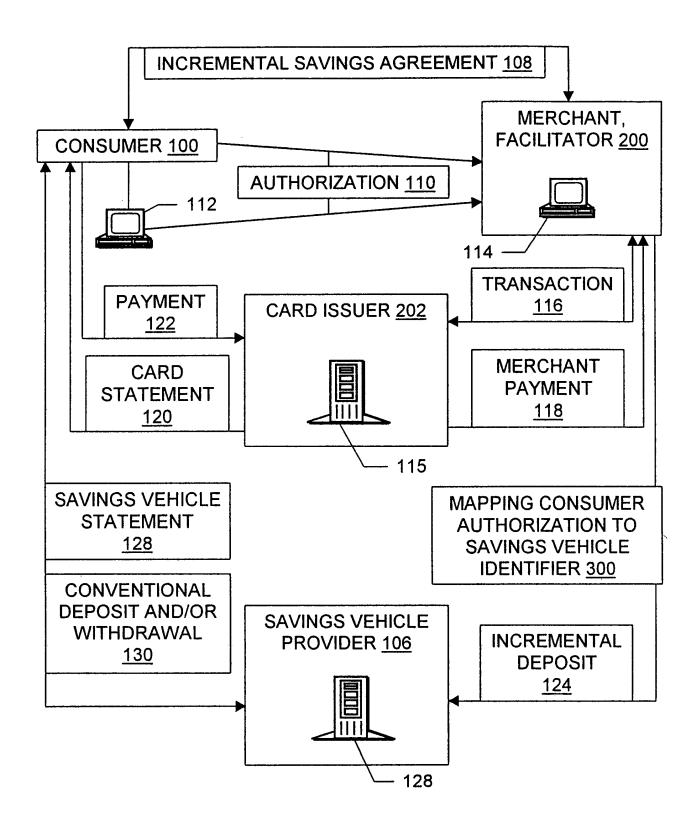


Fig. 3

INCREMENTAL SAVINGS AGREEMENT 108

PARTIES 400

INCREMENTAL SAVINGS AUTHORIZATION SOURCE(S) 402

INCREMENTAL SAVINGS FUND SPECIFICATION(S) 404

INCREMENTAL SAVINGS VEHICLE IDENTIFIER(S) 406

INCREMENTAL SAVINGS SERVICE FEE TERMS 408

INCREMENTAL SAVINGS INTEREST TERMS 410

Fig. 4

ADDITIONAL CONTRACT TERMS 412

INCREMENTAL SAVINGS SIGNAL 700

AUTHORIZATION SOURCE(S) 702

FUND AMOUNT(S) 704

FIRST SAVINGS VEHICLE IDENTIFIER 706

SECOND SAVINGS VEHICLE IDENTIFIER 708

Fig. 7

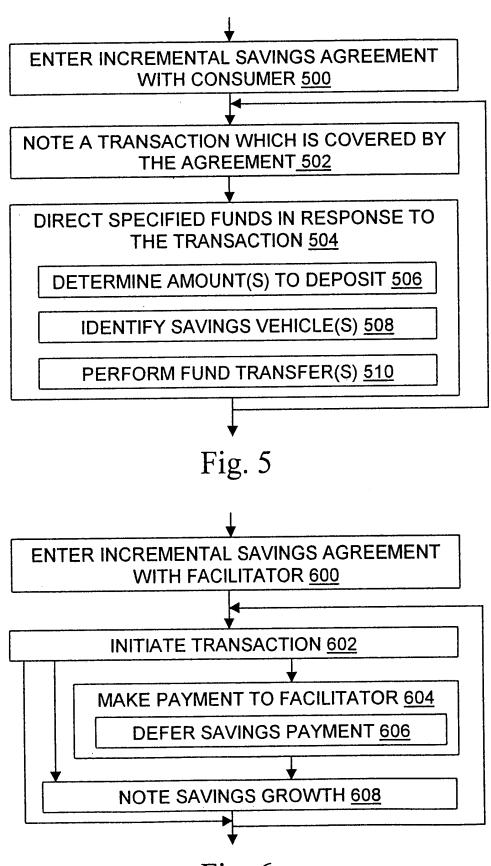


Fig. 6